

Exhibit A

Kenter, Doron P.

From: Barry Kostiner <bkostiner@argoncredit.com>
Sent: Monday, February 22, 2016 12:37 AM
To: Daniel Wirzberger
Cc: bkostiner@fintecham.com
Subject: Meeting with Mickey

Good morning Dan,

I take full responsibility for the lack of communication that has occurred, and has resulted in our current situation. I am very eager to put our relationship, both personal and business, back on good standing.

There is a lot of money involved in this transaction, both your investors and my investors, and I cannot afford to have this transaction go into default.

I am happy to personally work out a deal to provide whatever compensation you feel is appropriate to make up for any losses that have resulted from my miscommunication.

Our investors are real and committed to funding going forward. In addition to the remaining \$1.5 mm ready to go, I have \$4 mm lined up for the next fund.

In the future, I will communicate with you the status of my investors up front, and would not want you to draw funds from your investors until after you see what has been actually funded.

Additionally, we are actively engaged in a merchant cash advance opportunity, and would like to work with you on that in parallel.

I discussed with Mickey the critical nature of our relationship, and asked him to meet with you. He is currently on a plane and will come to your office before noon today.

I appreciate tremendously the relationship with you, and am eager to rectify any damage that I have caused. It would mean a lot to me if any penalties you require come out of my personal interest in the deal, while keeping the transaction in good standing and not jeopardizing my relationship with my investors.

All the best.

- Barry Kostiner
- (845) 323-0434